

Information to identify the case:

Debtor 1:	Marco Schiano	Social Security number or ITIN:	xxx-xx-8531
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	Valerie L Schiano	Social Security number or ITIN:	xxx-xx-9047
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 4/30/15
Case number:	15-18003-ABA	Date case converted to chapter:	7 3/14/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Marco Schiano	Valerie L Schiano
2. All other names used in the last 8 years		aka Valerie Pino, aka Valerie Lynn Schiano
3. Address	532 Riggs Avenue Berlin, NJ 08009	532 Riggs Avenue Berlin, NJ 08009
4. Debtor's attorney Name and address	Carrie J. Boyle Boyle & Valenti Law, P.C. 10 Grove Street Second Floor Haddonfield, NJ 08033	Contact phone 856-499-3335
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 3/20/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	April 20, 2018 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/19/18 You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Marco Schiano
 Valerie L Schiano
 Debtors

Case No. 15-18003-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 47

Date Rcvd: Mar 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2018.

db/jdb
 aty
 tr
 515480559 +Marco Schiano, Valerie L Schiano, 532 Riggs Avenue, Berlin, NJ 08009-2710
 515480563 +Thomas G. Egner, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052-2432
 515480565 +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317
 515480566 +Bby/Cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 515508664 +Chase, Po Box 901003, Ft Worth, TX 76101-2003
 +Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
 Copit Plastic Surgery Assoc., 840 Walnut Street, 15th Floor, Philadelphia, PA 19107-5109
 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 515480570 EIS LLC, P.O. Box 1730, Reynoldsburg, OH 43068-8730
 515480569 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 515480572 +FMA Alliance, Ltd., 12339 Cutten Road, Houston, TX 77066-1807
 516946630 +Ford Motor Credit Co., serv. for Cab East LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
 515658915 JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. BOX 901032, Ft. Worth, TX 76101-2032
 515480576 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
 515564236 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 515528272 NAVIENT CREDIT FINANCE CORP - FHLB on behalf, Educational Credit Management Corporatio, Educational Credit Management Corporatio, PO BOX 16408, St Paul, MN 55116-0408
 515480577 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
 515480578 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 515629447 +Wells Fargo Bank, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

at y E-mail/Text: cboyle@b-vlaw.com Mar 20 2018 23:13:09 Carrie J. Boyle, Boyle & Valenti Law, P.C., 10 Grove Street, Second Floor, Haddonfield, NJ 08033
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 20 2018 23:13:56 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2018 23:13:53 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 515480558 +EDI: ARSN.COM Mar 21 2018 16:01:00 ARS National Services, Inc, 201 West Grand Ave, Escondido, CA 92025-2603
 515480557 +E-mail/Text: bknotices@conduent.com Mar 20 2018 23:14:50 Acs/Navient, 501 Bleecker St, Utica, NY 13501-2401
 515605549 EDI: AIS.COM Mar 21 2018 15:58:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
 515480560 EDI: BANKAMER.COM Mar 21 2018 16:08:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
 515480561 EDI: CAPITALONE.COM Mar 21 2018 16:08:00 Cap One, Po Box 85520, Richmond, VA 23285
 515480562 +EDI: CAPITALONE.COM Mar 21 2018 16:08:00 Cap1/Neimn, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
 515616841 +EDI: BASSASSOC.COM Mar 21 2018 15:58:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083
 515480564 +EDI: CHASE.COM Mar 21 2018 16:06:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 515480567 +E-mail/Text: electronicbkydocs@nelnet.net Mar 20 2018 23:13:58 Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
 515497325 EDI: DISCOVER.COM Mar 21 2018 16:06:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515480568 +EDI: DISCOVER.COM Mar 21 2018 16:06:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 515496037 EDI: FORD.COM Mar 21 2018 16:00:00 Ford Motor Credit Company LLC, Dept. 55953, P.O. Box 55000, Detroit, MI 48255-0953
 515480571 +EDI: AMINFOFP.COM Mar 21 2018 16:04:00 First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
 515480573 +EDI: FORD.COM Mar 21 2018 16:00:00 Ford Cred, Po Box Box 542000, Omaha, NE 68154-8000
 515480574 +EDI: IRS.COM Mar 21 2018 16:09:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 515480575 +EDI: TSYS2.COM Mar 21 2018 16:06:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 515703862 +EDI: JEFFERSONCAP.COM Mar 21 2018 15:58:00 Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
 515502033 +E-mail/Text: electronicbkydocs@nelnet.net Mar 20 2018 23:13:58 U.S. Department of Education, C/O Nelnet, 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 515480579 +EDI: CITICORP.COM Mar 21 2018 16:08:00 Unvl/Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 515480580 +EDI: VERIZONEAST.COM Mar 21 2018 16:12:00 Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
 515480582 EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo Hm Mortgag, 8480 Stagecoach Cir, Frederick, MD 21701

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 47

Date Rcvd: Mar 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515480581 +EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo Bank Nv Na, Po Box 31557,
Billings, MT 59107-1557
515705031 EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo Bank, N.A., Home Equity Group,
1 Home Campus X2303-01A, Des Moines, IA 50328-0001
515637344 +EDI: WFFC.COM Mar 21 2018 16:05:00 Wells Fargo Bank, N.A.,
Attention: Bankruptcy Department, MAC# D3347-014, 3476 Stateview Blvd.,
Fort Mill, SC 29715-7203
515601917 EDI: ECAST.COM Mar 21 2018 16:03:00 eCAST Settlement Corporation, assignee,
of Citibank, N.A., POB 29262, New York, NY 10087-9262
TOTAL: 28

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, N.A. nj.bkecf@fedphe.com
Carrie J. Boyle on behalf of Joint Debtor Valerie L Schiano cboyle@b-vlaw.com,
cjbecf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com;r62202@notify.bestcase.com;carrie.boyle@comcast.net
Carrie J. Boyle on behalf of Debtor Marco Schiano cboyle@b-vlaw.com,
cjbecf@gmail.com;kgresh@mpadlaw.com;tegner@mpadlaw.com;djamison@mpadlaw.com;lwood@mpadlaw.com;cge
tz@mpadlaw.com;r62202@notify.bestcase.com;carrie.boyle@comcast.net
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor Wells Fargo Bank, N.A. jackerman@zuckergoldberg.com
John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Michael S. Ackerman on behalf of Creditor Wells Fargo Bank, N.A.
bankruptcynotice@zuckergoldberg.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Thomas G. Egner on behalf of Joint Debtor Valerie L Schiano tegner@mcdowellllegal.com,
kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.c
om;mfunk@mcdowellllegal.com
Thomas G. Egner on behalf of Debtor Marco Schiano tegner@mcdowellllegal.com,
kgresh@mcdowellllegal.com;djamison@mcdowellllegal.com;lwood@mcdowellllegal.com;cgetz@mcdowellllegal.c
om;mfunk@mcdowellllegal.com
TOTAL: 14